V. WHAT IS CLAIMED?

1. A data processing method for introducing a asset-backed fixed-income security that will function as a master real currency unit with a constant value, by means of tracking the flow of quantitative and qualitative data generated by:

   1) originating financial instruments that are denominated in a real currency unit, and amortized with a real rate of interest,

   2) pooling the real financial instruments for the purpose of establishing a tax conduit to issue asset-backed securities,

   3) using structured financing, such that the conduit issues a class of regular certificates, and a residual class of certificates, as follows:

      a) Class "A" Certificates with a priority of payment, which will receive a real-principal-only (RPO) cash flow stream,

      b) Class "R" Certificates that are subordinate to the Class "A" Certificates, which will receive a residual cash flow, and then

   4) denominating the Class "A" certificates in a master real currency unit, which can then be used by the holders to represent and transfer purchasing power in a constant monetary unit.

2. The data processing method of **Claim 1**, whereby one, or more, additional classes of regular certificates are issued, that are:

   1) subordinate to the Class "A" Certificates,

   2) subordinate in order of designation to each prior class of regular certificates, if any, (i.e. a Class "C" being subordinate to a Class "B," etc.), but then

   3) having a priority of payment over the residual certificates,

   whereby the subordinate regular certificate class(es) issued, share in some, or all, of the class flows generated by a real-interest-only (RIO) cash flow stream.

3. A data processing method for qualifying borrowers for a real financial instrument, in order to resolve the credit-related problems associated with introducing a real financial instrument into the nominal monetary marketplace, by means of tracking a flow of quantitative and qualitative data generated by:

1) qualifying a borrower for the principal amount of the loan, by utilizing a current nominal market qualification standard (i.e. by using a nominal currency units, a nominal interest rate and a standard loan qualification formula), and

2) by defining a real currency unit to be equal to a nominal (or fiat) currency unit on the day the loan is to be funded, and then

3) by granting a loan in an amount of real currency units equal to the amount of nominal currency units approved in step (1) above,

4) which loan amount will be amortized in real terms, including a real currency unit and a real rate of interest, to determine a payment stream in real currency units,

which is then converted into the desired monetary phase for payment by using an inflationary adjustment factor.

4. A data processing method for creating a second generation of variable real rate financial instruments, in order to resolve the market-related problems associated with introducing a real financial instrument into the nominal monetary marketplace, by means of:

1) pricing the instrument at a margin over a market-generated index, such as the Treasury Bill Index or the London InterBank Offer Rate (LIBOR), to determine a effective nominal rate,

2) by periodically recalculating the effective nominal rate, at a time period that coincides with the term of the market-generated index being quoted (i.e such as a recalculation time period of one year, if the one-year Treasury Bill was quoted as the market-generated index),

3) by periodically deducting the percentage change in a designated inflation index from the effective nominal rate, in order to determine a variable real rate, and

4) then by periodically amortizing the unpaid real currency loan balance with the variable real rate of interest in order to determine the current payment due in real currency units,

which can then be converted into the desired monetary phase for payment by using an inflationary adjustment factor.

5. A data processing method for resolving a perceptual problem of the negatively amortizing principal balance, which occurs when a real financial instrument is introduced into a nominal monetary system during inflationary time periods, by means of:

1) generating an amortization schedule for the real financial instrument in real terms, including the real currency unit and the real rate of interest, in order to generate the:

a) payment stream,
b) interest paid stream,
c) principal paid stream, and
d) unpaid principal balance

per payment period all in real currency units,

2) by using a inflationary adjustment factor to convert the amortization schedule for the real financial instrument in real currency units to nominal (or fiat) currency units, and then

3) by generating an amortization schedule for the equivalent nominal financial instrument in nominal terms, including a nominal currency unit and a nominal rate of interest, in order to generate the:

a) payment stream,
b) interest paid stream,
c) principal paid stream, and
d) unpaid principal balance

per payment period all in nominal currency units,

4) by using an inflationary adjustment factor to convert the amortization schedule for the nominal financial instrument in nominal currency units to real currency units, and then

5) by generating a set of graphs, one in the nominal currency unit and one in the real currency unit, that will present the contrasting results between the real financial instrument and the nominal financial instrument for the:

a) annual debt service, and
b) unpaid mortgage balances

per payment period over the projected life of the instruments, and then

6) by juxtaposing the real currency and nominal currency graphs, created in (5) (a) & (b) above, in a presentation suitable for educational seminars, marketing presentations and/or stress tests.

6. The data processing method of **Claim 5**, whereby we facilitate a viewer's monetary paradigm shift from the nominal currency unit to the real currency unit, by means of contrasting the economic performance of the borrower, business or property, being financed with a real financial instrument versus a nominal financial instrument by adding additional graphs to include:

1) a borrower's (business's or property's):

a) cash flow before taxes,
b) cumulative reinvested cash flows and
c) operating cash flows

resulting from the use of a real financial instrument versus the use of a nominal financial instrument, with the data presented in both the real currency unit and the nominal currency unit, and then

2) by juxtaposing the real currency and nominal currency graphs, created in (1) above, in a presentation suitable for educational seminars, marketing presentations and/or stress tests.

7. A data processing method for creating a conceptual bridge, as revealed through a plurality of schedules, tables and/or graphs, that will allow participants in the marketplace to see the benefits of using real financial instruments in terms of the existing fiat currency unit, thereby facilitating their paradigm shift from a nominal monetary system (based on a fiat currency unit) to a real monetary system (based on a master real currency unit) by means of presenting the progressive development of a multi-phase monetary system in schedules, tables and/or graphs; depicting in progression:

1) a loan amortization schedule in a fiat currency unit ($), for the presentation of a nominal financial instrument, representing the current status quo of the nominal monetary system:

$

2) a loan amortization schedule in a real currency unit (R$), that is then converted in a nominal conversion table to a nominal currency unit (N$) by using a inflationary adjustment factor; thereby allowing for the comparison of the results in two monetary phases:

R$ vs N$

3) then the addition of a fiat currency recasting table, whereby the excess that accrues in the principal paid column due to the use of the inflationary adjustment factor is shifted back to the interest paid column, which can then be compared to the real currency amortization schedule and the nominal conversion table; for the comparison of the results in three monetary phases:

R$ vs N$ vs. $

4) then the addition of a master real currency (MR$) conversion table, whereby the values in the real currency amortization schedule are converted to the master real currency unit using a master inflationary adjustment factor; for the comparison of the results in four monetary phases:

MR$ vs. R$ vs N$ vs. $

5) then, as the monetary paradigm shifts, the payment streams of the conduit can be compared directly as an exchange relationship between the master real currency unit and the original fiat currency unit:

MR$ vs. $

6) and finally, as the marketplace has shifted over the conceptual bridge from the nominal monetary paradigm to the real monetary paradigm, coinciding with the shift from the single fiat currency unit in step (1) through the expanded use of a multi-phase monetary system from steps (2) through (5) and finally to the exclusive use of a master real currency unit:

MR$

8. A data processing method for tracking the payment streams of a conduit, so that it can function as a modular unit within a structured marketplace, for the purpose of bringing liquidity to the accruing interest that is inherent in real financial instruments during inflationary time periods, by means of:

1) initiating a record for the conduit that allocates the accrued interest earned on a investment certificate for each time period to a accrual right, representing the ownership of that accrued interest, which can be stripped off the original certificate and sold as a regular interest in a conduit,

2) then by initiating a record, whereby the conduit is allowed to purchase two types of investments, including:

a) qualified loan obligations representing a primary asset class and

b) qualified regular interests (i.e. the non-residual asset-backed securities) from other conduits, and/or prior issues of the same conduit, representing a secondary asset class, with

which thereby defines the conduit as a modular unit, which can participate in a structured market for asset-backed securities composed of a plurality of such modular conduits, whereby this structured market is then integrated with

3) a multi-phase monetary system that will allow participating conduits to define and then track the payment streams in:

a) a plurality of real currency units with each respectively defined as being equal to the purchasing power of a nominal (or fiat) currency unit on:

i) the day each real financial instrument (collectively representing the primary assets) is funded,
ii) the start-up day of the conduit or
iii) the day the real securities are issued,

as the case may be respectively for each real financial instrument, conduit or issued security, and

b) a master real currency unit that will equal the purchasing power of the nominal (or fiat) currency unit on the day selected for the marketplace being so defined,

such that each real issued security need only be stripped of the accruing interest once for each payment period, since the accruing interest earned in future time periods on the stripped accrual rights will flow through the purchasing conduits and be allocated to the issued securities of these conduits, thereby creating a liquid market for the accruing interest at the market discount rate for the originally issued real asset-backed securities, since the accrual rights will have the identical characteristics of the originally issued real asset-backed securities from which they were stripped.

9. A data processing method for initiating a defined marketplace; to provide liquidity for the accrued interest inherent in real financial instruments during inflationary time periods, resulting in the stripping of only one generation of accrual rights per payment period; which is achieved by tracking the purchasing power of the payment streams in constant monetary units, through a multi-phase monetary system, composed of a plurality of real financial instruments and conduits; comprising the steps of:

1) initiating the preformation of a multi-phase monetary system to be used in the data processing method, through the steps of:

a) inputting the system's parameters by selecting:

i) a fiat currency,
ii) a base-line-date, and
iii) an inflation index, **(Box 110)**

b) inputting the system's conventions by stipulating:

i) an inflationary lag,
ii) a prevailing rate of inflation or deflation,
iii) an inflation index default,
iv) an inflationary adjustment factor (IAF),
v) a current inflationary adjustment (CIA)
vi) a rounding decimal
vii) a master inflationary adjustment factor (MIAF) recalculation period, and
viii) a distribution rule, **(Box 120)**

c) defining the master inflationary adjustment factor (MIAF), initiating the system's record of MIAFs and then commencing the input of the inflation index each period as it is issued for the calculation of the MIAFs, **(Box 130)**

d) defining the system's monetary phases, comprising:

i) a master real currency (MR$),
ii) a real currency (R$),
iii) a nominal currency (N$) and
iv) a (fiat) currency ($) **(Box 140)**

e) selecting from the three generations of real financial instruments, and inputting the system's permitted generations, **(Box 152)**

f) inputting a choice of qualifying and pricing indexes that may be acceptable for use with each of the permitted generations of real financial instruments, **(Box 154)**

g) initiating a record of permitted asset classes, along with the defined marketplaces that are formally recognized by the system for the securitization of the respective asset classes, **(Box 158)**

2) initiating the preformation of the initial defined marketplace to be used in the data processing method, through the steps of:

a) define the initial defined marketplace by selecting the asset class(es) that will directly, or indirectly, back the securities to be issued and traded in the defined marketplace, **(Box 170)**

b) selecting the multi-phase monetary system within which the defined marketplace will function, by inputting the selected system's parameters, conventions and monetary phases, **(Box 180)**

c) selecting from the generations of real financial instruments approved by the system in claim, define the generations of real financial instruments approved by the defined marketplace for participating conduits, **(Box 182)**

d) selecting from indexes approved by the system, define the qualifying and pricing indexes that are approved by the defined marketplace for participating conduits, **(Box 184)**

e) input the defined marketplace's quantitative underwriting standards for each selected asset class (or subclass) as the case may be, **(Box 200)**

f) input the defined marketplace's qualitative underwriting standards for each selected asset class (or subclass) as the case may be, **(Box 210)**

g) initiate a record of master inflationary adjustment factors (MIAFs), then input each new period's inflation index number and MIAF - which are obtained from the system's record of MIAFs described in 1 (c), **(Box 211)**

h) initiate the defined marketplace's record of inflationary adjustment factors (IAFs), then input each period's new:

i) inflation index number,
ii) formulas for calculating the prevailing inflation rate, and
iii) the IAF,

whereby the required values for (i), (ii) and (iii) can all be obtained from the system's record of MIAFs as described in 1 (c), **(Box 213)**

3) initiating the preformation of the initial conduit, to be used in the data processing method, through the steps of:

a) define the primary asset class(es) and subclass(es), and secondary asset

class(es) that are to be funded by the sale of the conduit's issued securities, **(Box 232)**

b) select the defined marketplace within which the conduit will market its issued securities, accrual rights and/or derivatives, then input the marketplace's:

i) parameter's,
ii) monetary phases,
iii) conventions, and
iv) the generations of real financial instruments, as approved by the defined marketplace, that are to be offered by the conduit, **(Box 240)**

c) input the defined marketplace's quantitative underwriting standards, which the conduit adopts for the given asset class(es), which will be used to determine the qualified loan amount, and input: **(Box 250)**

i) a qualifying index,
ii) qualifying margin and
iii) maximum loan-to-value, **(Box 260)**

d) input the conduit's qualitative underwriting standards, which must include the defined marketplace's qualitative underwriting standards, to be used to subjectively underwrite a loan application, **(Box 270)**

e) input the conduit's projected:

i) start-up-date,
ii) MIAF,
iii) IAF and
iv) real currency unit,

each to be adjusted when the actual start-up-date is known, **(Box 280)**

f) input the conduit's relative or estimated:

i) qualifying date(s),
ii) qualifying index,
iii) range of qualifying terms,
iv) range of qualifying index rates,
v) range of qualifying margins, and
vi) the formula for calculating the range of qualifying interest rate(s),

which is the qualifying index rate plus the qualifying margin, **(Box 290)**

g) input the conduit's relative or estimated:

i) pricing date,
ii) pricing index,
iii) range of pricing index terms, if any,
iv) range of qualifying index rates,
v) range of fixed pricing margins, and
vi) the formula for calculating the effective nominal rate of interest, which is the respective index rate plus the fixed pricing margin, **(Box 300)**

h) copy the qualifying index term in years as the amortizing term in years, input:

i) the formula for calculating the amortizing (real) rate(s) of interest, which is the respective effective nominal rate of interest less the prevailing rate of inflation, and

ii) the balloon payment, if any, and **(Box 310)**

4) initiating a record for inputting values for credit enhancement, securities pricing and securitization structuring, to be used in the data processing method, through the steps of:

a) initiate a record for the (primary asset)-backed securities credit enhancement, securities pricing & securitization structure, where the term "primary asset" represents the primary asset class to be securitized, **(Box 1020)**

b) input the following data:

i) date,
ii) data source,
iii) pricing index,
iv) pricing term, if any,
v) par value,
vi) pricing index rate,
vii) fixed pricing margin,
viii) effective nominal rate,
ix) prevailing inflation rate and

x) amortizing (real) rate of interest, **(Box 1030)**

c) input the formula for the effective nominal rate, and the formula for the amortizing (real) rate of interest, which will then self-calculate **(Box 1040)**

d) input the following data:

i) the monetary value for each class of regular certificates to be issued (i.e. the total par value of class "A" certificates, class "B" certificates, etc.),
iii) the monetary value for the residual, or owner's, certificates (i.e. class "R" certificates),
iv) a formula for the total income, which is (d) (i) plus (ii),
v) the monetary value required to fund the conduit's purchase of the primary assets,
vi) the formula net securitization proceeds, which is (d) (iv) minus (v),
vii) the borrower's points, and then
viii) the formula for totaling the gross (primary asset) program proceeds, which is (d) (vi) plus (vii), **(Box 1060)**

e) input the expenses for the asset-backed securitization program, then total the expenses and subtract the total from the gross program proceeds in (d) (viii) to determine the program's net cash at closing, **(Box 1130)**

f) input the values for the following data fir the securities structuring:

i) date,
ii) data source,
iii) pricing index and
iv) pricing term, if any, **(Box 1160)**

g) input the following data for each regular and residual class of securities to be issued by the conduit:

i) projected par value,
ii) projected rating,
iii) term in years,
iv) payments per year,
v) pricing index rate,
vi) fixed pricing margin,
vii) effective nominal rate, which is (g) (v) plus (vi),
viii) prevailing rate of inflation and
ix) amortizing (real) rate of interest, which is (g) (vii) less (viii) **(Box**

1200)

h) input the values, or formulas to calculate, the (A) distribution of funds at closing, (B) the effective nominal rate, (C) the annual effective nominal interest, (D) the real rate and (E) the annual real interest for each of the following:

i) the primary asset pool,
ii) each class of regular certificates issued,
iii) the residual (or owner's) class of certificates issued,
iv) and the individual, or combined, expense categories for the ongoing administration of the securities program

then individually total (A), (C) and (D) for (ii) to (iv), and subtract the total for (A) from the value for (i) to determine the program's budget,

5) completing the formation of the initial conduit, to be used in the data processing method, through the steps of:

a) initiate a record suitable for inputting and displaying the key organizational data that concerns the conduit, including but not limited to:

(i) the monetary system,
(ii) the defined marketplace,
(iii) the conduit's name,
(iv) the sponsor,
(v) the trustee,
(vi) the servicing company,
(vii) the back-up servicer, if any,
(viii) the primary asset class and
(ix) the start-up date, **(Box 1820)**

b) initiate a record of the primary assets, secondary assets, if any, and the qualified investments of the conduit, which should identify each individual asset and include the key financial data required for the generation of the subsequent amortization schedules, financial projections and reports, **(Box 1830)**

c) using the systems record of master inflationary adjustment factors (MIAFs), created via step (1) (e), initiate one, or more, record(s) that will effectively track:

(i) the relative dates,

(ii) inflation index numbers,
(iii) prevailing inflation rates,
(iv) inflationary adjustment factors (IAFs),
(v) and master inflationary adjustment factors (MIAFs) for each payment period for every (A) primary asset, (B) issued security and (C) stripped security, except that, the identical data for (A), (B) and (C), for any and all instruments initiated in the same month can be represented by one table, or by a portion of the total table, for this subset of instruments, **(Box 1840)**

d) initiate a record for each (A) primary asset, (B) issued security and (C) stripped security, which will compute and track the respective amortizing (real) rate for each and every instrument, instruments with the same pricing index and fixed pricing margin can share one table, for clarity, the resulting table(s) should include:

(i) the date by payment period,
(ii) the pricing index rate,
(iii) the fixed pricing margin,
(iv) the effective nominal rate,
(v) the real inflation rate and
(vi) the amortizing (real) rate, **(Box 1850)**

e) repeat steps (5) (c) and (d) for:

(i) each issued securities class by period issued and
(ii) each accrued interest class by period stripped, **(Box 1862)**

6) quantifying and pooling the primary assets to be securitized by the initial conduit leading up to the start-up day, to be used in the data processing method, through the steps of:

a) real financial instruments are amortized in the real currency unit using the amortizing (real) rate of interest, this makes the real currency amortization schedule the dominant schedule for the real financial instrument, as such, initiate a record for the initial primary asset purchased by the conduit, which will properly compute the amortization of this instrument in real terms by payment period, this schedule should include columns for:

(i) the payment period by date and/or the payment number,
(ii) the remaining term,
(iii) the beginning principal balance,
(iv) the real rate,

(v) the payment,
(vi) the interest paid,
(vii) the principal paid,
(viii) the ending principal balance,
(ix) the current inflationary adjustment (CIA) and
(x) the inflationary adjustment factor (IAF) constant,

then, input the proper values, or formulas, for each payment period in each column, to the right of each monetary column, input the symbol for the real currency unit (R$), and to the right of the interest rate column input the real interest rate symbol (%R), then input the formula at the bottom of each respective column to total the values of (v) the payments, (vi) the interest paid, (vii) the principal paid and (ix) the current inflationary adjustment, if desired, input the symbol "N/A" for not applicable at the bottom of the other columns, **Box 1890**

b) inasmuch as the real financial instrument is initially introduced into the nominal (or flat) monetary marketplace, it is necessary to convert the values in the real amortization schedule to the nominal (N$) currency unit, as such, initiate a nominal currency conversion table for the initial primary asset, which will convert the real currency (R$) values into nominal currency (N$) values for actual payment, this can be achieved by duplicating the monetary columns created via step (6) (a) (i) to (x), but then:

(i) changing the monetary symbol to the right of each column the nominal currency symbol (N$), then
(ii) multiply the respective real currency (R$) value in each column and payment period by the inflationary adjustment factor (IAF) for that payment period,

the IAF in the real amortization schedule, created via step (6) (a), can be used, or an additional column can be added to this table with the IAF values input as before, then, input the formula at the bottom of each respective column to total the values of (v) the payment(s), (vi) the interest paid (vii) te principal paid and (ix) the current inflationary adjustment (CIA), if desired, input the symbol "N/A" for not applicable at the bottom of the other columns, **Box 1910**

c) inasmuch as participants functioning in the nominal monetary paradigm must balance their books in the traditional flat currency, it will be necessary to recast the values on the nominal currency table from nominal currency (N$) units to currency ($) units, this can be achieved by duplicating the

nominal conversion table, created via step (6) (b), but eliminating the nominal currency symbol (N$) to the right of each monetary column and replacing it with the currency symbol ($) to the left of each monetary column, then the proper values and formulas should be input to provide the respective values for each payment period in each column, together with the same columns totaled as before, **Box 1930**

d) inasmuch as each individual real financial instrument and conduit can have a different initiation date , or start-up date, then each can also have a different value defined for its real currency unit, as such, it is necessary to convert each such real currency unit, from the different instruments (and later different conduits) into the master real currency unit (MR$), which has a constant level of purchasing power for all participants and entities functioning within a given monetary system, as such, initiate a master real currency conversion table for the initial primary asset, this can be achieved by copying the real currency amortization schedule created via step (6) (a), but then making the following changes:

(i) convert the real currency symbols (R$) to the master currency symbols (MR$),

(ii) replace the values for the inflationary adjustment factors (IAFs) with the primary asset's master inflationary adjustment factor (MIAF), which can be obtained from the MIAF record created for the initial primary asset via step (5) (c), and then

(iii) divide the value for each payment period in each monetary column on the real amortization schedule create via step (6) (a) with the primary asset's MIAF to obtain the respective values for the master real currency conversion table, **Box 2020**

e) repeat steps (6) (a) to (d) for each additional primary asset purchased by the conduit, **Box 2040**

f) now that we have established the procedure for projecting all of the cash flows for each primary asset purchased by the conduit, we must pool this data for the securitization process, while we could total this data in the currency ($) phase, this would be regressive, the whole point in using real financial instruments is to move away from the use of the nominal, or fiat, currency, which is inherently inflationary, at the same time, we cannot total the real currency units, since each real currency amortization schedule could be using a real currency (R$) unit defined by a different purchasing power value, as such, initiate a master real currency pooling schedule that will total the values for each respective primary asset for each respective payment period and monetary column as follows:

(ii) use a master real currency conversion table, but
(iii) change the formulas for totaling the aforementioned values for each payment period and monetary column, then
(iii) change any title to reflect that this is a pooling schedule, and not a conversion table, **Box 2050**

g) initiate a real currency (R$) pooling schedule for the primary assets by changing the labels and converting the values in the master real currency (MR$) pooling schedule, created via step (6) (f), from MR$ units to R$ units, this can be achieved by multiplying the MR$ units by the conduit's master inflationary adjustment factor (MIAF), which will convert the MR$ values into the conduit's R$ unit, **Box 2060**

h) initiate a nominal currency (N$) pooling schedule for the primary assets by changing the labels and converting the values in the real currency (R$) pooling schedule, created via step (6) (g) from R$ units to N units, this can be achieved by multiplying the R$ units by the conduit's inflationary adjustment factor, which will convert the R$ values into the N$ units, **Box 2070**

i) initiate a currency ($) pooling schedule for the primary assets by changing the labels and recasting the values in the nominal currency (N$) pooling schedule, created via step (6) (h), from N$ units to $ units, to achieve this see the description for step (6) (c), **Box 2080**

7) stripping the accrual rights from the qualified asset pool, to be used in the data processing method, through the steps of:

a) in order to bring full liquidity to the marketplace for any asset class of real financial instruments, it is necessary to develop a mechanism for providing liquidity for the accruing interest that is inherent in any and all real financial instruments during inflationary periods, unless the rate of principal amortization exceeds the rate of accrual in nominal terms, we must begin this process by determining just how much interest is accruing in nominal terms on the qualified asset pool for each respective payment period., as such, initiate a nominal currency conversion table for the qualified asset pool, that is net of (i.e. without) accruing interest, this can be achieved by inputting the proper labels and values as follows:

(i) the value for each respective monetary column in each respective payment period is exactly equal to the respective value in the real currency pooling schedule, except that we convert the monetary symbol from R$ to N$,

we know that this is correct, because we have defined the real currency (R$) unit as being equal to the nominal currency (N$) unit on the start-up day of the conduit, hence, any increase in the numerical values above the values in the real currency pooling schedule has to be the result of accruing interest in nominal terms, this is confirmed by the fact that the real currency amortization schedule will be the same as the nominal conversion table, if there is no inflation (or deflation), since the inflationary adjustment factor would then be equal to one for the entire term, one times the real currency amortization schedule equals the nominal conversion table with the same numerical values, **Box 2120**

b) recast the nominal currency (N$) conversion table for the qualified asset pool net of accruing interest, created via step (7) (a), to a currency ($) recasting table for the qualified asset pool net of accruing interest, this can be achieved by following the same procedure for the prior recasting table in step (6) (c), but with the proper title change, **Box 2130**

c) convert the nominal currency (N$) conversion table for the qualified asset pool net of accruing interest, created via step (7) (a), to a real currency (R$) conversion table for the qualified asset pool net of accruing interest, this can be achieved by dividing each respective value in the nominal currency conversion table (above) by the conduit's inflationary adjustment factor (IAF) for the respective payment period, **Box 2140**

d) convert the "Real Currency (R$) Conversion Table for the Qualified Asset Pool Net of Accruing Interest," created via step (7) (c), to a "Master Real Currency (MR$) Conversion Table for the Qualified Asset Pool Net of Accruing Interest," this can be achieved by dividing each respective value in the real currency conversion table (above) by the conduit's master inflationary adjustment factor (MIAF) for the respective payment period, **Box 2150**

e) now we can determine the composite total of the accrued interest for each payment period for the qualified asset pool, we can achieve this by subtracting the respective values in the nominal currency (N$) conversion table net of accruing interest, created via step (7) (a), from the nominal currency (N$) conversion table for the primary, or qualified, assets created via step (6) (h), this will give us the nominal currency (N$) composite conversion table for the accruing interest (the term "composite" refers to the fact that it includes the accruing interest earned on the accruing interest,) **Box 2160**

f) initiate a record to establish the "Currency ($) Recasting Table for the

Accrued Interest of the Qualified Asset Pool," **Box 2170**

g) initiate a record to establish the "Real Currency (R$) Conversion Table for the Accrued Interest of the Qualified Asset Pool," **Box 2180**

h) initiate a record to establish the "Master Real Currency (R$) Conversion Table for the Accrued Interest of the Qualified Asset Pool," **Box 2190**

i) initiate a record to establish the "Real Currency (R$) Pooling Schedule for the Qualified Asset Pool," **Box 2200**

j) initiate a record to establish the "Nominal Currency (R$) Pooling Schedule for the Qualified Asset Pool," **Box 2210**

k) initiate a record to establish the "Currency ($) Pooling Schedule for the Qualified Asset Pool," **Box 2220**

l) initiate a record to establish the "Master Real Currency (R$) Pooling Schedule for the Qualified Asset Pool," **Box 2230**

8) amortizing the issued securities classes without stripping the accrued interest, to be used in the data processing method, through the steps of:

a) initiate a record to establish the "Real Asset-Backed Securities (RABS) Class "A" Real Currency (R$) Amortization Schedule," **Box 2240**

b) initiate a record to establish the "Real Asset-Backed Securities (RABS) Class "A" Nominal Currency (N$) Conversion Table," **Box 2250**

c) initiate a record to establish the "Real Asset-Backed Securities (RABS) Class "A" Currency ($) Recasting Table," **Box 2260**

d) initiate a record to establish the "Real Asset-Backed Securities (RABS) Class "A" Master Real Currency (MR$) Conversion Table," **Box 2270**

e) initiate a record to establish the "Real Asset-Backed Securities (RABS) Class "B" Real Currency (R$) Amortization Schedule," **Box 2280**

f) initiate a record to establish the "Real Asset-Backed Securities (RABS) Class "B" Nominal Currency (N$) Conversion Table," **Box 2290**

g) initiate a record to establish the "Real Asset-Backed Securities (RABS) Class "B" Currency ($) Recasting Table," **Box 2300**

h) initiate a record to establish the "Real Asset-Backed Securities (RABS) Class "B" Master Real Currency (MR$) Conversion Table," **Box 2310**

i) initiate a record to establish the "Nominal Rate, Class "X" Issued Securities Schedule Currency ($) Amortization Schedule," **Box 2320**

j) omit any record for the nominal rate Class "X" securities in the nominal currency (N$), since the respective values are identical to the schedule created via the following step (11) (k), **Box 2330**

k) initiate the record to establish the "Nominal Rate, Class "X" Issued Securities Schedule Real Currency (R$) Amortization Schedule," **Box 2340**

l) initiate the record to establish the "Nominal Rate, Class "X" Issued Securities Schedule Master Real Currency (MR$) Amortization Schedule," **Box 2350**

m) initiate the record to establish the "Real Currency (R$) Pooling Schedule for the Issued Securities, **Box 2360**

n) initiate the record to establish the "Nominal Currency (N$) Pooling Schedule for the Issued Securities," **Box 2380**

o) initiate the record to establish the "Currency ($) Pooling Schedule for the Issued Securities," **Box 2390**

p) initiate the record to establish the "Master Real Currency (MR$) Pooling Schedule for the Issued Securities," **Box 2400**

9) initiating financial statements for the issued securities classes without stripping the accruing interest, to be used in the data processing method, through the steps of:

a) initiate the record to establish the "Real Currency (R$) RABS Program Cash Flow Statement without Stripping," **Box 2410**

b) initiate the record to establish the "Nominal Currency (N$) RABS Program Cash Flow Statement without Stripping," **Box 2420**

c) initiate the record to establish the "Currency ($) RABS Program Cash Flow Statement without Stripping," **Box 2430**

d) initiate the record to establish the "Master Real Currency (MR$) RABS

Program Cash Flow Statement without Stripping," **Box 2440**

e) initiate the record to establish the "Real Currency (R$) RABS Program Income Statement without Stripping," **Box 2450**

f) initiate the record to establish the "Nominal Currency (N$) RABS Program Income Statement without Stripping," **Box 2460**

g) initiate the record to establish the "Currency ($) RABS Program Income Statement without Stripping," **Box 2470**

h) initiate the record to establish the "Master Real Currency (MR$) RABS Program Income Statement without Stripping," **Box 2480**

i) initiate the record to establish the "Real Currency (R$) RABS Program Balance Sheet without Stripping," **Box 2490**

j) initiate the record to establish the "Nominal Currency (N$) RABS Program Balance Sheet without Stripping," **Box 2500**

k) initiate the record to establish the "Currency ($) RABS Program Balance Sheet without Stripping," **Box 2510**

l) initiate the record to establish the "Master Real Currency (MR$) RABS Program Balance Sheet without Stripping," **Box 2520**

10) initiating amortization schedules for the issued securities that are fully stripped of the accrual interest, to be used in the data processing method, through the steps of:

a) initiate the record to establish the "RABS Class "A" Nominal Currency (N$) Conversion Table Stripped of Accrual Rights," **Box 2530**

b) initiate the record to establish the "RABS Class "A" Currency ($) Recasting Table Stripped of Accrual Rights," **Box 2540**

c) initiate the record to establish the "RABS Class "A" Real Currency (R$) Conversion Table Stripped of Accrual Rights," **Box 2550**

e) initiate the record to establish the "RABS Class "A" Master Real Currency (MR$) Conversion Table Stripped of Accrual Rights," **Box 2560**

f) initiate the record to establish the "RABS Class "B" Nominal Currency (N$) Conversion Table Stripped of Accrual Rights," **Box 2570**

g) initiate the record to establish the "RABS Class "B" Currency ($) Recasting Table Stripped of Accrual Rights," **Box 2580**

h) initiate the record to establish the "RABS Class "B" Real Currency (R$) Conversion Table Stripped of Accrual Rights," **Box 2590**

i) initiate the record to establish the "RABS Class "B" Master Real Currency (MR$) Conversion Table Stripped of Accrual Rights," **Box 2600**

j) initiate the record to establish the "RABS Nominal Currency (N$) Conversion Table for the Class "A+" Accrual Rights," **Box 2610**

k) initiate t he record to establish the "RABS Currency ($) Recasting Table for the Class "A+" Accrual Rights," **Box 2620**

l) initiate the record to establish the "RABS Real Currency (R$) Conversion Table for the Class "A+" Accrual Rights," **Box 2630**

m) initiate the record to establish the "RABS Master Real Currency (MR$) Conversion Table for the Class "A+" Accrual Rights," **Box 2640**

n) initiate the record to establish the "RABS Nominal Currency (N$) Conversion Table for the Class "B+" Accrual Rights," **Box 2650**

o) initiate the record to establish the "RABS Currency ($) Recasting Table for the Class "B+" Accrual Rights," **Box 2660**

p) initiate the record to establish the "RABS Real Currency (R$) Conversion Table for the Class "B+" Accrual Rights," **Box 2670**

q) initiate the record to establish the "RABS Master Real Currency (MR$) Conversion Table for the Class "B+" Accrual Rights." **Box 2680**

r) initiate the record to establish the "Real Currency (R$) Pooling Schedule for the Issued Securities," **Box 2690**

s) initiate the record to establish the "Nominal Currency (N$) Pooling Schedule for the Issued Securities," **Box 2710**

t) initiate the record to establish the "Currency (N$) Pooling Schedule for the Issued Securities," **Box 2720**

u) initiate the record to establish the "Master Real Currency (MR$) Pooling

Schedule for the Issued Securities," **Box 2730**

11) initiating financial statements for the issued securities classes that are fully stripped of the accruing interest, to be used in the data processing method, through the steps of:

a) initiate the record to establish the "Real Currency (R$) RABS Program with Stripped Accrual Rights Cash Flow Statement," **Box 2740**

b) initiate the record to establish the "Nominal Currency (N$) RABS Program with Stripped Accrual Rights Cash Flow Statement," **Box 2750**

c) initiate the record to establish the "Currency ($) RABS Program with Stripped Accrual Rights Cash Flow Statement," **Box 2760**

d) initiate the record to establish the "Master Real Currency (MR$) RABS Program with Stripped Accrual Rights Cash Flow Statement," **Box 2770**

e) initiate the record to establish the "Real Currency (R$) RABS Program with Stripped Accrual Rights Cash Flow Statement," **Box 2780**

f) initiate the record to establish the "Nominal Currency (N$) RABS Program with Stripped Accrual Rights Cash Flow Statement," **Box 2790**

g) initiate the record to establish the "Currency ($) RABS Program with Stripped Accrual Rights Cash Flow Statement," **Box 2800**

h) initiate the record to establish the "Master Real Currency (MR$) RABS Program with Stripped Accrual Rights Cash Flow Statement," **Box 2810**

i) initiate the record to establish the "Real Currency (R$) RABS Program with Stripped Accrual Rights Balance Sheet," **Box 2820**

j) initiate the record to establish the "Nominal Currency (N$) RABS Program with Stripped Accrual Rights Balance Sheet," **Box 2830**

k) initiate the record to establish the "Currency ($) RABS Program with Stripped Accrual Rights Balance Sheet," **Box 2840**

l) initiate the record to establish the "Master Real Currency (MR$) RABS Program with Stripped Accrual Rights Balance Sheet," **Box 2850**

12) initiating amortization schedules for the accrual rights by period stripped, to be

used in the data processing method, through the steps of:

a) initiate the record to establish the "RABS Class "A+1" Master Real Currency (MR$) Amortization Schedule by Period Stripped," **Box 2860**

b) initiate the record to establish the "RABS Class "A+1" Real Currency (R$) Conversion Table by Period Stripped," **Box 2870**

c) initiate the record to establish the "RABS Class "A+1" Nominal Currency (N$) Conversion Table by Period Stripped," **Box 2880**

d) initiate the record to establish the "RABS Class "A+1" Currency ($) Recasting Table by Period Stripped," **Box 2890**

e) repeat Boxes 2860, 2870, 2880 and 2890 for Each Additional Stripping of RABS Class "A+N" Accrual Rights by Period Stripped, **Box 2895**

f) initiate the record to establish the "RABS Class "A+" Real Currency (R$) Pooling Schedule," **Box 2900**

g) initiate the record to establish the "RABS Class "A+" Nominal Currency (N$) Pooling Schedule," **Box 2910**

h) initiate the record to establish the "RABS Class "A+" Currency ($) Pooling Schedule," **Box 2920**

i) initiate the record to establish the "RABS Class "A+" Master Real Currency (MR$) Pooling Schedule," **Box 2930**

j) repeat Boxes 2860 to 2930 for the Class "B+," etc., Accrual Rights, if any, **Box 2940**

13) initiating the record of distributions to the stripped securities holders by certificate class, to be used in the data processing method, through the steps of:

a) initiate the record to establish the "Investors' Periodic Percentage of Ownership by Class of Securities," **Box 2950**

b) initiate the record to establish the "Real Currency (R$) Distributions to Institutional Investors for (Stripped) Class "A" RABS," **Box 2960**

c) initiate the record to establish the "Nominal Currency (N$) Distributions to Institutional Investors for (Stripped) Class "A" RABS," **Box 2970**

d) initiate the record to establish the "Currency ($) Distributions to Institutional Investors for (Stripped) Class "A" RABS," **Box 2980**

e) initiate the record to establish the "Master Real Currency (MR$) Distributions to Institutional Investors for (Stripped) Class "A" RABS," **Box 2990**

f) repeat Boxes 2960, 2970, 2980, and 2990 for each additional investor, who has invested in the Class "A" Issued Securities, **Box 2995**

g) initiate the record to establish the "Real Currency (R$) Distributions to Institutional Investors for (Stripped) Class "A" RABS" Pooling Schedule," **Box 3000**

h) initiate the record to establish the "Nominal Currency (N$) Distributions to Institutional Investors for (Stripped) Class "A" RABS" Pooling Schedule," **Box 3010**

i) initiate the record to establish the "Currency ($) Distributions to Institutional Investors for (Stripped) Class "A" RABS" Pooling Schedule," **Box 3020**

j) initiate the record to establish the "Master Real Currency (MR$) Distributions to Institutional Investors for (Stripped) Class "A" RABS" Pooling Schedule," **Box 3030**

k) repeat Boxes 2960, 2970, 2980, 2990, 2995, 3000,3010, 3020 and 3030 for each additional investor, who has invested in the Class "A" Issued Securities," **Box 3040**

14) initiating the record of distributions to the nominal rate securities holders by certificate class, to be used in the data processing method, through the steps of:

a) initiate the record to establish the "Currency ($) Distributions to Institutional Investors for Class "X" Nominal Securities," **Box 3050**

b) initiate the record to establish the "Real Currency (R$) Distributions to Institutional Investors for Class "X" Nominal Securities," **Box 3060**

c) initiate the record to establish the "Master Real Currency (MR$) Distributions to Institutional Investors for Class "X" Nominal Securities," **Box 3070**

d) repeat Boxes 3050, 3060 and 3070 for each additional investor who purchased the Nominal Rate Class "X" Securities, if any, **Box 3075**

e) initiate the record to establish the "Currency ($) Distributions for the Class "X" Nominal Securities, if any," **Box 3080**

f) initiate the record to establish the "Real Currency (R$) Distributions for the Class "X" Nominal Securities, if any," **Box 3090**

g) initiate the record to establish the "Master Real Currency (MR$) Distributions for the Class "X" Nominal Securities, if any, Pooling Schedule," **Box 3100**

h) initiate the record to establish the "Real Currency (R$) Distributions to Certificate Holders for Class "R" Residual Securities," **Box 3110**

i) initiate the record to establish the "Nominal Currency (N$) Distributions to Certificate Holders for Class "R" Residual Securities," **Box 3120**

j) initiate the record to establish the "Currency ($) Distributions to Certificate Holders for Class "R" Residual Securities," **Box 3130**

k) initiate the record to establish the "Master Real Currency (MR$) Distributions to Certificate Holders for Class "R" Residual Securities," **Box 3140**

15) initiating the financial statements for the issued securities that are fully stripped of the accruing interest, to be used in the data processing method, through the steps of:

a) initiate the record to establish the "Real Currency (R$) RABS Program with Stripped Accrual Rights Cash Flow Statement," **Box 3150**

b) initiate the record to establish the "Nominal Currency (N$) RABS Program with Stripped Accrual Rights Cash Flow Statement," **Box 3160**

c) initiate the record to establish the "Currency ($) RABS Program with Stripped Accrual Rights Cash Flow Statement," **Box 3170**

d) initiate the record to establish the "Master Real Currency (MR$) RABS Program with Stripped Accrual Rights Cash Flow Statement," **Box 3180**

e) initiate the record to establish the "Real Currency (R$) RABS Program

with Stripped Accrual Rights Cash Flow Statement," **Box 3190**

f) initiate the record to establish the "Nominal Currency (N$) RABS Program with Stripped Accrual Rights Income Statement," **Box 3200**

g) initiate the record to establish the "Currency ($) RABS Program with Stripped Accrual Rights Income Statement," **Box 3210**

h) initiate the record to establish the "Master Real Currency (MR$) RABS Program with Stripped Accrual Rights Income Statement," **Box 3220**

i) initiate the record to establish the "Real Currency (R$) RABS Program with Stripped Accrual Rights Balance Sheet," **Box 3230**

j) initiate the record to establish the "Nominal Currency (N$) RABS Program with Stripped Accrual Rights Balance Sheet," **Box 3240**

k) initiate the record to establish the "Currency (R$) RABS Program with Stripped Accrual Rights Balance Sheet," **Box 3250**

l) initiate the record to establish the "Master Real Currency (MR$) RABS Program with Stripped Accrual Rights Balance Sheet," **Box 3260**

16) completing the formation of the initial defined marketplace, to be used in the data processing method, through the steps of:

a) initiate the record to establish the "Marketplace's Record of Effective Nominal Interest Rates for the Class "A" Certificates by the Issuing Conduit," **Box 3400**

b) initiate the record to establish the "Marketplace's Record of Effective Nominal Interest Rates for the Class "B," etc. Certificates by the Issuing Conduit," **Box 3410**

c) initiate the record to establish the "Marketplace's Record of Amortizing Real Rates of Interest for the Class "A" Certificates by the Issuing Conduit," **Box 3420**

d) initiate the record to establish the "Marketplace's Record of Amortizing Real Rates of Interest for the Class "B" Certificates by the Issuing Conduit," **Box 3430**

e) initiate the record to establish the ""Real Asset-Backed Securities (RABS)

Class "A+N" (Stripped Accrual Rights) Master Real Currency (MR$) Amortization Schedule(s)," **Box 3440**

f) initiate the record to establish the ""Real Asset-Backed Securities (RABS) Class "A+N" (Stripped Accrual Rights) Master Real Currency (MR$) Pooling Schedule," **Box 3450**

g) initiate the record to establish the ""Real Asset-Backed Securities (RABS) Class "B+N" (Stripped Accrual Rights) Master Real Currency (MR$) Amortization Schedule(s)," **Box 3460**

h) initiate the record to establish the ""Real Asset-Backed Securities (RABS) Class "B+N" etc. (Stripped Accrual Rights) Master Real Currency (MR$) Pooling Schedule," **Box 3470**

i) initiate the record to establish the "Master Real Currency (MR$) Reporting Schedule for the Accrual Rights," **Box 3480**

17) initiating the second conduit of the initial defined marketplace, to be used in the data processing method, through the steps of:

a) for the preformation of the conduit, repeat steps (3) (a) to (h), **Box 3510**

b) for initiating a record for inputting values for credit enhancement, securities pricing and securitization structuring, repeat steps (4) (a) to (h), **Box 3530**

c) for the formation of the conduit, repeat steps (5) (a) to (e), **Box 3560**

d) for quantifying and pooling the primary assets to be securitized by the conduit leading up to the start-up day, repeat steps (6) (a) to (i), **Box 3570**

18) commencing the initial defined marketplace for the real-asset-backed securities (RABS) and the accrual rights, representing the secondary assets, to be used in the data processing method, through the steps of:

a) initiate the record to establish the "Master Real Currency (MR$) Recasting Table for the Real Asset-Backed Securities (RABS) Investment Instrument Purchased by the Conduit," if any, **Box 3580**

b) initiate the record to establish the "Real Currency (R$) Conversion Table for the Real Asset-Backed Securities (RABS) Investment Instrument Purchased by the Conduit," if any, **Box 3590**

c) initiate the record to establish the "Nominal Currency (N$) Conversion Table for the Real Asset-Backed Securities (RABS) Investment Instrument Purchased by the Conduit," if any, **Box 3600**

d) initiate the record to establish the "Currency ($) Recasting Table for the Real Asset-Backed Securities (RABS) Investment Instrument Purchased by the Conduit," if any, **Box 3610**

e) repeat steps (18) (a) to (d) for each Real Asset Backed Securities (RABS) Investment Instrument purchased by the conduit, if any, **Box 3620**

f) initiate the record to establish the "Real Currency (R$) Pooling Schedule for the Real Asset-Backed Securities (RABS) Investments Purchased by the Conduit," if any, **Box 3630**

g) initiate the record to establish the "Nominal Currency (N$) Pooling Schedule for the Real Asset-Backed Securities (RABS) Investments Purchased by the Conduit," if any, **Box 3640**

h) initiate the record to establish the "Currency ($) Pooling Schedule for the Real Asset-Backed Securities (RABS) Investments Purchased by the Conduit," if any, **Box 3650**

i) initiate the record to establish the "Master Real Currency (MR$) Pooling Schedule for the Real Asset-Backed Securities (RABS) Investments Purchased by the Conduit," if any, **Box 3660**

j) initiate the record to establish the "Master Real Currency (MR$) Reporting Schedule for the Accrual Rights Purchased by the Conduit," **Box 3670**

k) initiate the record to establish the "Real Currency (R$) Reporting Schedule for the Accrual Rights Purchased by the Conduit," **Box 3680**

l) initiate the record to establish the "Nominal Currency (N$) Reporting Schedule for the Accrual Rights Purchased by the Conduit," **Box 3690**

m) initiate the record to establish the "Currency ($) Reporting Schedule for the Accrual Rights Purchased by the Conduit," **Box 3700**

19) completing the second conduit of the initial defined marketplace, to be used in the data processing method, through the steps of:

a) initiate the record to establish the "Real Currency (R$) Pooling Schedule

for the Qualified Asset Pool," **Box 3710**

b) initiate the record to establish the "Nominal Currency (N$) Pooling Schedule for the Qualified Asset Pool," **Box 3720**

c) initiate the record to establish the "Currency ($) Pooling Schedule for the Qualified Asset Pool," **Box 3730**

d) initiate the record to establish the "Master Real Currency (MR$) Pooling Schedule for the Qualified Asset Pool," **Box 3740**

e) for stripping the Accrual rights from the qualified asset pool, repeat steps (7) (a) to (l), **Box 3750**

f) for amortizing the issued securities classes without stripping the accruing interest, repeat steps (8) (a) to (p), **Box 3760**

g) for the financial instruments for the issued securities classes without stripping the accruing interest, repeat steps (9) (a) to (l), **Box 3770**

h) for the amortization schedules for the issued securities, fully stripped, repeat steps (10) (a) to (u), **Box 3780**

i) for the financial statements for the issued securities fully stripped, repeat steps (11) (a) to (l), **Box 3790**

j) for the Accrual Rights amortization schedules by period stripped, repeat steps (12) (a) to (j), **Box 3800**

k) for distributions to the Class "A" and Class "B," etc., if any, securities holders, repeat steps (13) (a) to (k), **Box 3810**

l) for distributions to the nominal rate Class "X," if any, and Class "R" residual, securities holders, repeat steps (14) (a) to (k), **Box 3820**

m) for financial statements for the issued securities, fully stripped, after the distributions, repeat steps (15) (a) to (l), **Box 3830**

20) initiation and completion of subsequent conduits in the defined marketplace, to be used in the data processing method, by repeating:

a) steps (17) (a) to (19) (m), **Box 3850**

10. The data processing method of **Claim 10**, whereby the multi-phase monetary system is expanded in order to create liquidity by and between markets for a plurality of asset types defined in real terms, by introducing an asset-backed real monetary equivalent in order to provide for the transfer of purchasing power in constant units through a plurality of real financial instruments, conduits and defined markets within a real monetary system, consisting of the steps of:

1) completing the formation of the initial multi-phase monetary system, to be used in the data processing method, through the steps of:

a) complete the formation of the multi-phase monetary system by designating the system itself as the exclusive defined marketplace for the issuance of the third generation of real financial instrument(s) to be known as the asset-backed real monetary equivalent(s), by means of:

i) designating the real-principal-only (RPO) strips (from approved issued securities) as the primary asset class for a real monetary conduit, whereby the system functions as the defined marketplace for the resulting asset-backed real monetary equivalents,
ii) the issued securities (excluding the residual and nominal rate classes, if any) of the real monetary conduit, defined in units of the master real currency, will be the real monetary equivalents, backed by the approved RPO strips, and
iii) the system, as the defined marketplace, will administer the real monetary conduits issuing the asset-backed real monetary equivalents,

this creates the necessary dichotomy, whereby the system oversees the asset-backed real monetary equivalents as fixed-income instruments, but the other defined marketplaces treat them as monetary equivalents, this also allows the system to establish a higher level of safeguards for the real monetary conduits issuing the asset-backed real monetary equivalents, as such, no single conduit should be allowed to participate in the issuance of both (A) the securities providing the RPO strips, and (B) the issuance of the asset-backed real monetary equivalents, which would be a conflict of interest, then,

b) to establish the system as the defined marketplace for the asset-backed real monetary equivalents, repeat steps (2) (a) to (20) (a) of **Claim 9**, but making the appropriate adjustments to:

i) issue a third generation of real financial instrument,
ii) which is backed by the RPO strips of approved issued securities,

iii) which are backed in turn by the system-approved primary asset class(es) and

iv) by designating the resulting issued securities as asset-backed real monetary equivalents acceptable for use throughout the given system, and **Box 3860**

2) for the initiation, formation and completion of the subsequent defined marketplace(s), repeat steps (1) to (20) (a) of **Claim 9**, but making the appropriate adjustment to:

a) designate the asset-backed real monetary equivalent(s) approved by the system as being approved for use within the defined marketplace(s).